

DAILY APPEAL.

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OUR APPEAL IS REGULARLY DISCONTINUED AT THE END OF THE FIRST FIVE FULL PAYABLE EDITIONS.

MEMPHIS.

SATURDAY MORNING, OCTOBER 17, 1857.

A FEW WORDS.

Those who advocate an exclusive specie currency are frequently met with the argument that there is not enough gold and silver in the country to supply a sufficient currency. There is some merit in this argument, but it is not strong, or any other argument is required. It will be well that the greater increase of money be the demand for it. It stimulates production and exchange of all kinds. In such times, money becomes cheap, while property and all necessities of life rise in price. Thousands and millions of dollars are rapidly moving, while an equal amount of the precious metals are held up in state, jewelry, ornaments, &c., &c. It cannot be said, therefore, that an excess of money suffices to stimulate such extravagance as is now in progress. On the contrary, it works exclusively to the great distress of the people, and the country. In this view of the case, two much more important considerations hold the people and the country than a blessing.

Return to our original proposition with regard to the money in the country, and we find it to apply the country with violence. The Philadelphian North America has looked into the official figures for a series of years, in order to approximate a safe opinion on the amount of coin now in the country. The result is regarded as very encouraging at the present juncture, for the State tax for the year 1857 stands at \$2,780,200, and on property of \$7,280,000.

FATIGUE.—The Mount City *Gazette* says that on Wednesday, the 16th, the *Georgian* was lying off some of the passes of the Mississippi, having been driven by a gale in the course of which the cook took up a knife and used it with the most fearful effect, in the most frightful manner. Mr. Henson and Mr. Claflin, and including upon the part of Mr. Bowes, one of our few Councilmen, were all on board. The cook was severely wounded. The man was finally forced to confess the infatuated man by one of the parties engaged and in turn plunged him into the hull. With the knife remaining in his hand, he plunged overboard, and never rose to the surface. Thus ended the awful tragedy.

The *Saints Twins*, now 45 years old, have 14 children.

The London bankers consider it necessary to keep specie on hand, in amount, equal to one-third of their current and deposits.

The total valuation of Virginia, as shown by the recent returns of the assessor, is \$24,000,000.

The Iowa City Republicans state that men are working wheat in the city at 40 cents a bushel, and cannot find purchasers.

E. N. ASCHFELD, formerly Attorney General of New Zealand, has been appointed Consul at Columbus.

In Kansas the Democrats charge that number of armed men come from Nebraska, and voted the Republican ticket.

In Cincinnati, to optimistic hold meetings every Sunday; the effect of their proceedings may be seen at the Ohio League in Columbus.

In the Superior Court, Cincinnati, the *Georgian* has adopted existing cause to conduct half in their admissions to the Court of General Terms.

The Boston Evening News bears the testimony to the long-continued policy of the Democratic party in regard to banks and banking.

A word in all honor: If the policy of the Democratic party in regard to banks and banking is to be continued, we should not at this day be in a state of bank suspensions or bank panics, but in a state of plenty of specie, and, to boot, we should have the aggregate of specie in the circulation of the country, and the amount of specie to be supplied in gold and silver, and that this amount may be obtained by the fabrication of paper money.

But the truth is, that the specie in the country, and gold and silver in it, are about as scarce as ever, and extravagant curtailed, but this should be regarded as a symptom of rather than disease.

It will be seen from the statement above, that the amount of specie now in the country is four times as much as in 1857, and need not be increased.

Banks, despite all paper can issue, will find themselves under the power, and to find in their lies causes and consequences, will do well to ponder upon the effects of their policies.

It is to be hoped that they will be able to meet the exigencies of the country, and that the time will come when they will be in a position to pay for foreign goods, but not at the expense of all kinds of property are to be had.

In this connection, while on the subject of currency, we invite the attention of the reader to an article which we shall publish monthly from *Heads Merchant's Magazine*. It is instructive and will richly repay perusal.

NOTES TIMES COMING.

Our dispatches from New York yesterday were a bright day, and we find indicate better times close at hand. Business is reported as more cheerful, stocks looking up, while specie is abundant and buying power is equal to the financial commercial cities, and cannot fail in having a tendency to restore hope and confidence. It has been our conviction from the first that the panic, or crisis, or pressure, or whatever else it may be called, could not be of long duration, as stated at the South. Our people are not so far removed from the scenes of war as to be unable to perceive that the money market has received a golden halo, which is now ready for market, with a good demand. Cotton is now worth 15¢. In Liverpool, just doubt what it is now bringing in Memphis. It is conceivable that this state of things can last, and there is much more probability of cotton in Liverpool, Gold there is a "going to a crash." Our cotton buyers have a good market, but in town, cannot afford to demand for cotton goods, throughout the balance of the world.

All things considered, we think the bright days of our troubles are well nigh spent and the dawning of a new era is in view.

GOOD-O-WEAL.

The papers in the Northern and Eastern cities are already discussing the hard times that have precipitated upon hundreds and thousands of laborers in consequence of the monetary pressure. In concluding an article on this subject, the *Philadelphia Press* has the following words of counsel, which may not be out of place in this latitude:

"To the working classes.—In honest homes, where the husband is the sole bread-pot, and on which society is based, in town, and country, we would give a word of counsel. Whatever may be the cause of the trouble, let us see that we do not let it affect our right economy, and learn how to make a dollar go farther than they have ever made it go before. They may have given up the desire to graduate in the ranks of society, but we must not let them give up the desire to keep up with the world. The era of豪華 is gone, and with it, comes the era of saving. We must now live on a plain diet, and that, we are told, will do to talk about."

On Monday the steamer *Woodbury* delivered \$22,500 in American gold, in St. Louis, for various shippers.

The Monday in Chicago, a fire laid down a square in every quarter, burning out one on Lake street, between Monroe and Adams, and caused the schools on earth."

A Brief Description on Books.

BY A BOSTONIAN.

I don't understand the hard times, and the same is true of my wife, and we both are in a state of mind, and all that sort of thing.

Well, I shouldn't complain, or break fast, if I could. Let me see, what do the Banks do? They say, they get a lot of people to deposit money, and then they loan it out again. Why shouldn't I borrow a lot of money, at a low rate?

Now, if they make five hundred per cent, on their stock, we'll be sure to subtract the man's labor, that is, the cost of the work, and then we'll have a profit, and that will be a good profit.

But, if I did that, people would call me a swindler. Now I would like to have some money, and when I saw a man in the street, with a bag full of gold, I thought, "I'll go to him, and ask him for some."

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